

# TIPS TO SAVE YOU MONEY



Landmark is committed to providing comprehensive healthcare that is both accessible *and* affordable. Effective utilization of your employer health benefits plan is the easiest method for you to *reduce your out-of-pocket costs* for both our Collaborative Healthcare Packages and À La Carte Care Services.

## DO YOU HAVE A TRADITIONAL BENEFITS PLAN OR A HEALTH SPENDING ACCOUNT?

If so, your employer benefits can often help you significantly reduce your out-of-pocket costs for our services. Here is a typical example of how utilizing your existing benefits plan can *save you money*:

Joe is registered in our Bronze Collaborative Healthcare Package with renewal fee of \$3,200.

His benefit plan at work covers the following paramedical/extended health services:

- ✓ \$500/yr/person for a Registered Psychologist
- ✓ \$500/yr/person for a Registered Dietitian
- ✓ \$500/yr/person for a Registered Massage Therapist

This means that every year Joe can be reimbursed for *up to \$1,500* for simply using those services at Landmark - *reducing his actual out-of-pocket costs to \$1,700 from \$3,200*.

Furthermore, if Joe had a Health Spending Account in addition to his benefits plan, he could submit any receipts that his benefits plan didn't cover to *even further reduce* his out-of-pocket expense every year.

## ARE YOU SELF-EMPLOYED OR A BUSINESS OWNER?

If you are self-employed or own a business and are looking for a cost effective way to provide yourself and/or your employees with cost-effective healthcare benefits, you may be able to utilize a Private Health Services Plan (PHSP).

PHSPs provide an easy way for a business to pay for the various medical & health expenses of their employees and their families - and that includes the business owner - on a tax-free basis. This can effectively save a business-owner *up to 40% of the cost of their medical & health expenses*.

***Whichever applies to you, contact us today & let us show you how to save money***

